

**January 25, 2008**

**PUBLIC NOTICE # 2008-04**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**January 25, 2008**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-861	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-863	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	0.4
08-985		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-987		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-988		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-989		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
08-865	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	E&O	
08-821	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-978	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
08-866	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	E&O	
08-979	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
08-941	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-867	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	E&O	
08-969	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FIDUCIARY LIABILITY	
08-982	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS SECUREXCESS	
08-992	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - MID-SIZE LAWYERS	
08-976	0000	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	EQUINE MORTALITY	0
08-822	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

PN#: 2008-04

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
January 25, 2008**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-823	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-986	4381	DELOS INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	PHYSICAL DAMAGE & NON-TRUCKING LIABILITY	0
08-914	0075	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ARTISAN CONTRACTORS	0
08-935	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY - AMBULANCE	
08-399	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5.27
08-931	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
08-868	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	E&O	
08-926	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-908	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-990	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-961	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	0
08-962	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	0
08-903	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VEHICLE CONTRACT REIMBURSEMENT	
08-963	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	0
08-964	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	0
08-862	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-1002		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	HR3210-FARM	
08-1003		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	HR3210-UMBRELLA EXCESS-FARM	

PN#: 2008-04

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**January 25, 2008**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-1004		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-FARM	
08-1005		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-FARM	
08-1006		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-FARM	
08-1007		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-FARM	
08-1008		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210-FARM	
08-1009		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210-FARM	
08-1010		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210-FARM	
08-1011		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210-FARM	
08-1012		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210-FARM	
08-927	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-928	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-929	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-930	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-842	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 9A, 10A - ARF06	-9.4
08-843	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF06	
08-841	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
08-912	0079	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTUAL LIABILITY	0
08-824	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

PN#: 2008-04

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**January 25, 2008**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-869	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	E&O	
08-932	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
07-8124	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-984	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-925	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-400	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5.27
08-967	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	COMMERCIAL CRIME	-25
08-968	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	-6.2
08-1001	0000	SPARTA INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	COMMERCIAL CRIME	0
08-975	0000	SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	COMMERCIAL UMBRELLA/EXCESS	0
08-378	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TECHNOLOGY CYBERTECH	0
08-379	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TECHNOLOGY CYBERTECH	0
08-380	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TECHNOLOGY CYBERTECH	0
08-911	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS LIABILITY	
08-934	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTOR	0
08-980	3098	TNUS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
08-977	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
08-825	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

PN#: 2008-04

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**January 25, 2008**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-920	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	WRAP+	
08-923	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	WRAP+	
08-904	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-905	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-910	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	0
08-871	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROFESSIONAL CHOICE AND TAX PREPARERS	0.92
08-965	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
08-966	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
08-924	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
08-933	1326	UNIVERSAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	REGIONAL TRUCKING	0
08-909	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-916	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.-LIFE AGENTS ERRORS & OMISSIONS	
08-991	0201	UTICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-826	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-936	0000	VICTORIA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
08-981	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
08-983	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
<b>89</b>	<b>TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS</b>						

PN#: 2008-04

\* If no % rate change is indicated, the amount has not yet been determined:

# California Department of Insurance

## Public Notice Filing Errata Report

### January 25, 2008

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	07-7490	12/07/2007	United States Automobile Association	Personal Homeowners Multi-Peril	Rate and Variance	Var 3A-3E - Renters	20.00%
Correct	07-7490	12/07/2007	United States Automobile Association	Personal Homeowners Multi-Peril	Rate and Variance	Var 3A-3E - Renters	<b>13.30%</b>
Incorrect	07-8028	12/28/2007	United States Liability Insurance Company	Commercial Other Liability	Forms	Prof Liab - Office Package	
Correct	07-8028	12/28/2007	United States Liability Insurance Company	<b>Commercial Multi-Peril</b>	Forms	Prof Liab - Office Package	
Incorrect	07-7787	12/14/2007	Garrison Property and Casualty Insurance Company	Personal Homeowners Multi-Peril	Rate	Var 3A-3E - Renters	30.00%
Correct	07-7787	12/14/2007	Garrison Property and Casualty Insurance Company	Personal Homeowners Multi-Peril	<b>Rate and Variance</b>	Var 3A-3E - Renters	<b>23.50%</b>
Incorrect	07-7789	12/14/2007	USAA Casualty Insurance Company	Personal Homeowners Multi-Peril	Rate	Var 3A-3E - Renters	30.00%
Correct	07-7789	12/14/2007	USAA Casualty Insurance Company	Personal Homeowners Multi-Peril	<b>Rate and Variance</b>	Var 3A-3E - Renters	<b>23.50%</b>
Incorrect	07-7791	12/14/2007	USAA General Indemnity Company	Personal Homeowners Multi-Peril	Rate	Var 3A-3E - Renters	30.00%
Correct	07-7791	12/14/2007	USAA General Indemnity Company	Personal Homeowners Multi-Peril	<b>Rate and Variance</b>	Var 3A-3E - Renters	<b>23.50%</b>

\*If no % overall rate change is indicated, the amount has not yet been determined.

PN#: 2008-04

Page 1 of 1